

Fill in this information to identify the case:

Debtor 1 Jerry L. Vanorden
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Middle District of Pennsylvania
Case number 5:20-bk-01361-RNO

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MIDFIRST BANK

Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account:

6 7 1 0

Date of payment change:

Must be at least 21 days after date of this notice

11/1/2021

New total payment:

Principal, interest, and escrow, if any

\$ 1194.84

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 3.000%

New interest rate: 2.375%

Current principal and interest payment: \$ 858.32 New principal and interest payment: \$ 817.62

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



Signature

Date 10/01/2021

Print: Bryan S. Fairman
First Name Middle Name Last Name

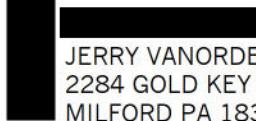
Title Authorized Agent for Creditor

Company Aldridge Pite, LLP

Address 4375 Jutland Dr Suite 200; P.O. Box 17933
Number Street
San Diego CA 92177
City State ZIP Code

Contact phone (858) 750-7600 Email bfairman@aldridgepite.com

09/27/2021


JERRY VANORDEN
2284 GOLD KEY EST
MILFORD PA 18337**Changes to Your Mortgage Interest Rate and Payments on October 1, 2021**

Dear Homeowner:

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 12-month period during which your interest rate stayed the same. That period ends on October 1, 2021, so on that date, your interest rate and mortgage payment change. After that, your interest rate may change annually for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	3.0000%	2.3750%
Principal & Interest	\$858.32	\$817.62
Escrow (Taxes and Insurance)	\$377.22	\$377.22
Total Monthly Payment	\$1,235.54	\$1,194.84 (Due November 1, 2021)

Escrow: Your escrow payment may change when your escrow analysis occurs, which is typically each year; you will receive notice of any changes to the payment amount due to the results of your yearly escrow analysis.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index is 1 YR WKLY TREASURY F/R H15 and your margin is 2.2500%. The 1 YR WKLY TREASURY F/R H15 index is published weekly by the Fed Rsrv.

Rate Limits: Your rate cannot go higher than 09.7500% over the life of the loan. Your rate can change each year by no more than 1.0000%.



New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. The new payment is based on the 1 YR WKLY TREASURY F/R H15 index, your margin, your loan balance of \$135,478.38 and your remaining loan term of 201 months.

Prepayment Penalty: None

Your loan is currently due for the 01/01/21 payment and all subsequent payments. Please note that your monthly payment amount for these past due payments may differ from the current and new payment shown. Please contact our office with any questions about the monthly payment amount due.

If you are worried that you may be unable to make your monthly mortgage payment once this change goes into effect, please contact us as soon as possible at 800-654-456 weekdays from 8 a.m. to 7 p.m. or Saturdays from 9 a.m. to 1 p.m. Central time. We can begin working together to identify options that may be available to help you remain current on your mortgage payments.

Sincerely,

Midland Mortgage, a division of MidFirst Bank

Notice: If your loan was in default when MidFirst Bank obtained it, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to inform you that this communication is from a debt collector. If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of an automatic stay, this letter is not an attempt to collect the debt from you personally and is for informational purposes only.

Midland Mortgage
P.O. Box 26648 / Oklahoma City / OK 73126-0648
TEL 800-654-4566 FAX 405-767-5500

Qualified Written Requests, Notices of Error,
Information Requests and Credit Disputes must be sent to:
P.O. Box 268959 / Oklahoma City / OK 73126-8959

ALDRIDGE PITE, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17933
San Diego, CA 92177-0933
Telephone: (858) 750-7600
Facsimile: (619) 590-1385

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA - WILKES-BARRE DIVISION

In re	Case No. 5:20-bk-01361-RNO
JERRY L. VANORDEN,	Chapter 13
Debtor(s).	PROOF OF SERVICE

I, Melissa Gonzalez, declare that:

I am employed by Aldridge Pite, LLP. My business address is: Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305. I am over the age of eighteen years and not a party to this case.

On October 5, 2021, I caused the NOTICE OF MORTGAGE PAYMENT CHANGE to be served in said case by electronic means through the court's CM/ECF system or through United States Mail, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/ Melissa Gonzalez
Melissa Gonzalez

PROOF OF SERVICE

- 1 -

SERVICE LIST

DEBTOR(S)
(VIA US MAIL)

Jerry L. Vanorden
105 Woodland Rd.
Milford, PA 18337

DEBTOR(S) ATTORNEY
(VIA ELECTRONIC NOTICE)

Philip W. Stock

CHAPTER 13 TRUSTEE
(VIA ELECTRONIC NOTICE)

Charles J DeHart, III (Trustee)

UNITED STATES TRUSTEE
(VIA ELECTRONIC NOTICE)

United States Trustee